

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Raphael E DeLoach  
Debtor

Case No. 21-50554-KMS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Jul 07, 2025

User: mssbad  
Form ID: hn002kms

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Raphael E DeLoach, 510 Washington St, Ellisville, MS 39437-2050 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| 5024351  | Email/Text: BKBCNMAIL@carringtonms.com | Jul 07 2025 20:13:00 | BankUnited, N.A., Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| 5000898  | Email/Text: BKBCNMAIL@carringtonms.com | Jul 07 2025 20:13:00 | Carrington Mortgage, P.O. Box 3489, Anaheim, CA 92803  |
| 5006489  | Email/Text: BKBCNMAIL@carringtonms.com | Jul 07 2025 20:13:00 | CARRINGTON MORTGAGE SERVICES LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM CA 92806                     |

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

| Name           | Email Address  |
|----------------|--|
| David Rawlings | on behalf of Trustee David Rawlings ecfnofices@rawlings13.net sduncan@rawlings13.net |

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|                           |  |
|---------------------------|--|
| David Rawlings            | ecfnotices@rawlings13.net sduncan@rawlings13.net   |
| Eric C Miller             | on behalf of Creditor BankUnited N.A. logsecf@logs.com   |
| Eric C Miller             | on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com  |
| Jennifer A Curry Calvillo | on behalf of Debtor Raphael E DeLoach jennifer@therollinsfirm.com<br>jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com  |
| John E. Tucker            | on behalf of Creditor TOWER LOAN OF MISSISSIPPI LLC jtucker@towerloan.com  |
| Samuel J. Duncan          | on behalf of Trustee David Rawlings sduncan@rawlings13.net   |
| Thomas Carl Rollins, Jr   | on behalf of Debtor Raphael E DeLoach trollins@therollinsfirm.com<br>jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea<br>nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| United States Trustee     | USTPRegion05.JA.ECF@usdoj.gov  |

TOTAL: 9

Form hn002kms (Rev. 10/18)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:**

**Raphael E DeLoach**

**DEBTOR.**

**CASE NO. 21-50554-KMS**

**CHAPTER 13**

**NOTICE OF HEARING AND DEADLINES**

David Rawlings, Trustee has filed a Motion to Determine Final Cure (the "Motion") (Dkt. #83) with the Court in the above-styled case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you might wish to consult one.)**

The Court will hold a hearing on August 14, 2025, at 10:30 AM in the William M. Colmer Federal Building, Courtroom 2, 701 Main Street, Hattiesburg, Mississippi, to consider and act upon the Motion.

If you do not want the Court to grant the Motion, or if you want the Court to consider your views on the Motion, you or your attorney must file a written response explaining your position so that the Court receives it on or before August 7, 2025. Please note that a corporation, partnership, trust, or other business entity, other than a sole proprietorship, may appear and act in Bankruptcy Court only through a licensed attorney. Attorneys and Registered Users of the Electronic Case Filing (ECF) system should file any response using ECF. Others should file any response at U.S. Bankruptcy Court, Dan M. Russell, Jr. U.S. Courthouse, 2012 15th Street, Suite 244, Gulfport, MS 39501. If you file a response, you or your attorney are required to attend the hearing. The hearing will be electronically recorded by the Court.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the Motion. If no response is filed, the Court may consider the Motion and enter an order granting relief before the hearing date.

Dated: 7/7/25

Danny L. Miller, Clerk of Court  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. U.S. Courthouse  
2012 15th Street, Suite 244  
Gulfport, MS 39501  
228-563-1790

Courtroom Deputy  
228-563-1797 (use to advise of settlement)  
228-563-1841

Parties Noticed:

Raphael E. DeLoach, Debtor

Jennifer A. Curry Calvillo, Esq.

Thomas Carl Rollins, Jr., Esq.

David Rawlings, Trustee

Samuel J. Duncan, Esq.

Carrington Bank / Bank United NA, Creditor

Eric Miller, Esq.